

MILITARY PAY AND ALLOWANCES

Pay, allowances, benefits and entitlements depend, all or in part, on a member's rank, length of service, dependent status, and the type of orders the member is serving under.

Pay

Basic Pay:

A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate with pay periods twice each month—the 15th and the 30th. The rate of pay is based on the member's rank/pay grade and years of service. The current pay table for basic pay can be found at: <http://www.dfas.mil/money.html>



Inactive Duty Training (IDT) Pay:

This is commonly referred to as “drill pay.” The amount earned for each drill equals 1/30th of the monthly basic pay rate for the member's rank and years of service. The current IDT pay chart can be found at: <http://www.dfas.mil/money/milpay/pay/>

Incentive or Special Pays:

In addition to basic pay or IDT pay, many National Guard or Reserve members are eligible for additional special pays for a wide variety of special skills or duties. A member who meets the eligibility requirements for an incentive or special pay is entitled to this pay in addition to basic pay or IDT pay (if payment is authorized by law when a member performs IDT). Some examples of these incentive or special pays include pay for duty associated with aviation, diving, hazardous duty, hostile fire and imminent danger, foreign language proficiency, sea duty, submarine duty, and healthcare professionals. Your finance office can provide more information.

Allowances

Basic Allowance for Subsistence (BAS):

This allowance is intended to provide a partial subsidy for the cost of food. It is generally paid only when the member serves on active duty. The number of dependents does not affect BAS, and it is not subject to income tax. The BAS rates can be found at: <http://www.dfas.mil/money/milpay/pay/>

Basic Allowance for Housing (BAH):

This allowance is intended to provide partial compensation for the cost of housing while the member serves on active duty. The housing allowance for members serving on active duty for more than 139 days, or those serving any length of time in conjunction with a contingency operation such as the Kosovo conflict, is paid according to the member's rank, dependent status (with or without dependents) and location of the duty station. Those serving on active duty for less than 139 days (not in conjunction with a contingency operation) receive a housing allowance, called BAH Type II or BAH-II, at a rate based only on the member's rank and dependent status. BAH and BAH-II rates can be found at: <http://www.dtic.mil/perdiem/bah.html>.



National Guard and Reserve members performing IDT are not entitled to a housing allowance. However, the military service may provide lodging in kind for the member when government quarters are not available.

Direct Deposit of Pay and Allowances

With few exceptions, all pay and allowances are delivered to the member's designated financial account via electronic funds transfer.

MILITARY PAY AND ALLOWANCES (CONTINUED)

Withholdings

Federal income and social security taxes are automatically withheld. State taxes are withheld from members' pay for each state having such an agreement with the U.S. Treasury.

Service member's Group Life Insurance (SGLI).

Members assigned to a unit or position in which IDT and active duty may be required may elect to enroll in SGLI. This coverage remains effective at all times, on and off duty. Eligible members automatically receive the maximum coverage of \$200,000 at a monthly charge of \$16.00 that is automatically deducted from the member's pay. Members must request in writing to receive less than the maximum amount or to not participate at all.

Other Benefits

Travel On Military Aircraft

Dependent family members may travel space available with (or without if stationed outside the Continental United States (OCONUS)) their sponsor only in OCONUS areas or to and from the Continental United States (CONUS) when the member is serving on active duty. No other Space-A travel is offered to Guard and Reserve family members.

Government Quarters

Members and their families may use government quarters while on vacation on an "as available" basis.



RELIEF SOCIETIES/EMERGENCY FINANCIAL ASSISTANCE

When your family has a serious financial problem that needs immediate attention, where can you turn? Your command's family support group, ombudsman, or family readiness point of contact may be able to provide information concerning your Service's relief society or other options when a financial crisis occurs. They should also be able to provide information about whether your particular situation meets their eligibility guidelines. The American Red Cross may also be able to provide helpful information (see the American Red Cross section in this handbook). The Red Cross collaborates with the Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, burial assistance, or urgent health and welfare needs such as food and shelter.



For additional information see: <http://www.redcross.org/afes/index.html>